

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Robert Stipetich
Debtor(s)

Bankruptcy Case No.: 16-23761-CMB
Per 1/9/2020 proceeding
Chapter: 13
Docket No.: 78 – 5, 63
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated 10/6/2016 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Acar Leasing (Cl #2) Acar Leasing (Cl #3) at \$425 per month .
- ☒ H. Additional Terms: PA Rev is payable at 0% on priority portion. Plan base is \$71,333.84 with a January 2020 takeover of long term debts.

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.


Carlota M. Böhm, Judge
United States Bankruptcy Court

Dated: January 15, 2020

cc: All Parties in Interest to be served by Clerk in seven (7) days

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Robert Stipetich
 Debtor

Case No. 16-23761-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dsaw
 Form ID: 149

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 Total Noticed: 41

Date Rcvd: Jan 15, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 17, 2020.

db Robert Stipetich, 201 Charlemma Dr, Pittsburgh, PA 15214-1413
 cr +ACAR Leasing LTD d/b/a GM Financial Leasing, 4000 Embarcadero Dr., Arlington, TX 76014-4101
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
 Pittsburgh, PA 15233-1828
 cr +SPECIALIZED LOAN SERVICING, LLC, 8742 Lucent Blvd, Suite 300,
 Highlands Ranch, CO 80129-2386
 cr +Specialized Loan Servicing LLC, P.O. Box 9013, Addison, TX 75001-9013
 cr +Specialized Loan Servicing LLC, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
 14301882 ACAR Leasing, LTD d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
 14301872 Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
 14301874 Chase, Attn: Correspondence Dept., PO Box 15298, Wilmington, DE 19850-5298
 14301875 Children's Express Care, 11279 Perry Hwy Ste 450, Wexford, PA 15090-9303
 14301880 Fed Loan Serv, PO Box 60610, Harrisburg, PA 17106-0610
 14301884 +Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
 14301886 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, 350 Highland Dr,
 Lewisville, TX 75067-4177)
 14301888 Quest Diagnostics, PO Box 740717, Cincinnati, OH 45274-0717
 14301889 Sears/Cbna, PO Box 6282, Sioux Falls, SD 57117-6282
 14756576 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
 Highlands Ranch, Colorado 80129-2386
 14301892 Thd/Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
 14361665 U.S. Department of Education, c/o Fedloan Servicing, P.O. Box 69184,
 Harrisburg, PA 17106-9184
 14301893 UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472
 14301894 Wells Fargo Home Projects Visa, MAC #X2302-04C, PO Box 10335, Des Moines, IA 50306-0335

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/PDF: rmscedi@recoverycorp.com Jan 16 2020 04:20:58
 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,
 Miami, FL 33131-1605
 14330362 E-mail/Text: ally@ebn.phinsolutions.com Jan 16 2020 04:23:57 Ally Bank, PO Box 130424,
 Roseville MN 55113-0004
 14301871 E-mail/Text: ally@ebn.phinsolutions.com Jan 16 2020 04:23:57 Ally Financial,
 200 Renaissance Ctr, Detroit, MI 48243-1300
 14301873 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jan 16 2020 04:21:43
 Capital One Bank USA N, 15000 Capital One Dr, Richmond, VA 23238-1119
 14344643 +E-mail/Text: bankruptcy@caavps.com Jan 16 2020 04:27:05 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 14301876 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jan 16 2020 04:25:20 Comenity Bank,
 PO Box 182125, Columbus, OH 43218-2125
 14301877 E-mail/PDF: creditonebknofications@resurgent.com Jan 16 2020 04:20:54 Credit One Bank NA,
 PO Box 98875, Las Vegas, NV 89193-8875
 14307715 E-mail/Text: mrdiscen@discover.com Jan 16 2020 04:24:54 Discover Bank,
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 14301878 E-mail/Text: mrdiscen@discover.com Jan 16 2020 04:24:54 Discover Fin Svcs LLC,
 PO Box 15316, Wilmington, DE 19850-5316
 14364171 +E-mail/Text: kbarkley@bernsteinlaw.com Jan 16 2020 04:27:39 Duquesne Light Company,
 c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C.,, 707 Grant St., Suite 2200, Gulf Tower,,
 Pittsburgh, PA 15219-1945
 14301881 E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Jan 16 2020 04:25:13 Gm Financial,
 PO Box 181145, Arlington, TX 76096-1145
 14344255 E-mail/PDF: resurgentbknofications@resurgent.com Jan 16 2020 04:21:04
 LVNV Funding, LLC its successors and assigns as, assignee of FNBK, LLC,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 14360720 E-mail/PDF: resurgentbknofications@resurgent.com Jan 16 2020 04:20:05
 LVNV Funding, LLC its successors and assigns as, assignee of ACL Consumer Loan Trust IV,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 14745430 E-mail/PDF: resurgentbknofications@resurgent.com Jan 16 2020 04:20:06
 LVNV Funding, LLC its successors and assigns as, PO Box 10587,
 Greenville, SC 29603-0587
 14301883 E-mail/Text: bk@lendingclub.com Jan 16 2020 04:27:20 Lending Club Corp,
 71 Stevenson St Ste 300, San Francisco, CA 94105-2985
 14349011 +E-mail/Text: bankruptcydpt@mcmcg.com Jan 16 2020 04:26:29 Midland Funding LLC,
 PO Box 2011, Warren, MI 48090-2011
 14301887 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 16 2020 04:25:54 PA Dept. of Revenue,
 Department 280946, PO Box 280946, Harrisburg, PA 17128-0946
 14362082 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 16 2020 04:50:18
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
 14302799 E-mail/PDF: rmscedi@recoverycorp.com Jan 16 2020 04:20:58
 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605
 14301890 E-mail/PDF: gecscedi@recoverycorp.com Jan 16 2020 04:20:32 Synch/hh Gregg, PO Box 965036,
 Orlando, FL 32896-5036

District/off: 0315-2

User: dsaw
Form ID: 149

Page 2 of 2
Total Noticed: 41

Date Rcvd: Jan 15, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14301891 E-mail/PDF: gecsed@recoverycorp.com Jan 16 2020 04:20:31 Synch/lowes, PO Box 965005,
Orlando, FL 32896-5005

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Duquesne Light Company
cr NATIONSTAR MORTGAGE LLC
cr* +Specialized Loan Servicing LLC, 14841 DALLAS PARKWAY, SUITE 425, Dallas, TX 75254-8067
cr* +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
14363072* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage LLC, Attn: Bankruptcy Dept., P.O. Box 619096,
Dallas, TX 75261-9741)
14882047* +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
Highlands Ranch, Colorado 80129-2386
14301879 ##Elevated Recoveries, PO Box 260804, Plano, TX 75026-0804

TOTALS: 2, * 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 17, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 15, 2020 at the address(es) listed below:

Aurelius P. Robleto on behalf of Debtor Robert Stipetich apr@robletolaw.com,
rmk@robletolaw.com,ecf_admin@robletolaw.com,apr@ecf.courtdrive.com,G16422@notify.cincompass.com
James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com
Lisa Cancanon on behalf of Creditor Specialized Loan Servicing LLC lisac@w-legal.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com
William E. Craig on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing
ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 9